REMARKS

In the above-mentioned Office Action, all of the pending claims, claims 1-29, were rejected. Claims 1-16 and 20-29 were rejected under Section 102(e) over *Changanti*. And, claims 17-19 were rejected under Section 103(a) over the combination of *Changanti* and *Weller*.

In response to the rejections of the claims, independent claims 1, 23, and 27 have been amended, as set forth herein, in manners believed better to distinguish the invention of the present application over the cited references, taken alone or in combination.

With respect to exemplary claim 1, the claim has been amended, now to recite an operation of automatically inserting transaction information in response to a predetermined event. Claim 23 has been analogously amended and recites now a processing means for, in response to a predetermined event, automatically inserting transactional information available for the processing means into at least one data field. Additionally, claim 27 is amended, now to recite a processing means for fetching information from a storage means and inserting the information into at least one data field of a data entity.

The recited methodology and structure, as now-amended, provides a manner for a service provider to provide a user equipment with an electronic form having predetermined fields for names, account details, security information, and such. And, the user equipment is then able automatically to complete a form. The form is returnable to a service provider. In an exemplary implementation, an embodiment of the present invention facilitates the completion of an electronic business card. As noted on page 2, line 27 – page 3, line 5, a user is freed from having to insert information manually, such existing requirement potentially inconvenient, time-consuming, and prone to error.

Review of *Changanti* indicates that a method of storing personal information on a server is disclosed. The personal information is released to authorized parties for the

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purpose of performing a transaction. A user enters personal information into a web page and then transmits the completed web page to a server.

Changanti fails to disclose, or to infer, any teaching of automatically inserting transaction information into a data entity in response to a predefined event, as recited in claims 1 and 23, as now-amended.

In fact, to the contrary, paragraph 43 of the reference states that, "the user 103 thereafter enters his personal information such as the kind of information described before, by entering the information via text or other selections made in web pages displayed by the server computer 100 (step 210)." Therefore, in other words, the entry of data into the web page must be performed manually.

Furthermore, *Changanti* fails to disclose, or to infer, a teaching of processing means for fetching information from a storage means and inserting this information into the data entity, recited in claim 27. *Changanti* merely discloses inserting the data manually. The data of the database 108 of *Changanti* is only transmitted from the serving computer 100 to the requesting computer 105, and not from the user computer 103 to the serving computer. Therefore, in *Changanti*, no information is stored prior to its insertion into the fields of the web page. Paragraphs 40-43, 48, and 55, earlier relied-upon by the Examiner, fail to disclose such structure.

Weller was cited merely for teaching a data entity based upon the electronic commerce modeling language. This reference also fails to disclose the methodology or structure recited in the claims, as now-amended. Remaining ones of the dependent claims include all the limitations of their respective parent claims. These claims are believed to be patentably distinguishable over the cited references for the same reasons as those given with respect to their parent claims.
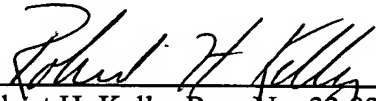
In light of the foregoing, independent claims 1, 23, and 27, as now-amended, and the remaining ones of the dependent claims, are believed to be in condition for allowance.

Accordingly, reexamination and reconsideration for allowance of the claims is

respectfully requested. Such early action is earnestly solicited.

Respectfully submitted,

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